

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

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| Applicants: | Lydia Breck, et al. | Docket No.: | 40655.0736 |
| Serial No.: | 10/709,977 | Filing Date: | June 10, 2004 |
| Group Art Unit: | 3691 | Confirmation No.: | 3976 |
| Title: | SYSTEM FOR FACILITATING A TRANSACTION | Examiner: | Ann E. Loftus |

REPLY AND AMENDMENT

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated July 08, 2010, of which this Reply is filed within two months, please amend the above identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.